

Fill in this information to identify the case:

Tedi J. Perez
Debtor(s):

UNITED STATES BANKRUPTCY COURT FOR THE: WESTERN
DISTRICT OF PENNSYLVANIA

Case Number: 18-21584 cmb

Official Form 410S1

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: BANK OF AMERICA, N.A.,
C/O PENNYMAC LOAN SERVICES, LLC

Last four digits of any number
you use to identify the debtor's
account: 2087

Court claim no. (if known): 12

Date of payment change:
Must be at least 21 days after date of
this notice 6/1/2020
mm/dd/yyyy

New total payment: \$905.10
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

No

Yes - Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 336.02

New escrow payment: \$ 332.52

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No

Yes - Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes - Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

I am the creditor. I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Harry B. Reese, Esquire

Jill Manuel-Coughlin, Esquire
Harry B. Reese, Esquire
Sarah K. McCaffery, Esquire

Date: May 5, 2020

Title: Attorney

Company: Powers Kirn, LLC

Address: 8 Neshaminy Interplex, Suite 215
Trevose, PA 19053

E-Mail: bankruptcy@powerskirn.com

Contact Phone: 215-942-2090

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Tedi J. Perez Debtor	Case No. 18-21584 cmb
BANK OF AMERICA, N.A., C/O PENNYSMAC LOAN SERVICES, LLC Movant	
v. Tedi J. Perez Debtor	

CERTIFICATE OF SERVICE

I hereby certify under penalty of perjury that I served the above captioned parties at the address specified below or on the attached list on May 5, 2020.

The type of service made on the parties (first-class mail, electronic notification, hand delivery or another type of service) was service by electronic notification and first class U.S. mail.

Parties Served via Electronic Notification:

Lawrence W. Willis, Esquire
Willis & Associates
201 Penn Center Blvd., Suite 310
Pittsburgh, PA 15235
ecf@westernpabankruptcy.com
Attorney for Debtor

Ronda J. Winnecur, Esquire
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
cmeccf@chapter13trusteewdpa.com
Trustee

Parties Serviced via First Class Mail:

Tedi J. Perez
307 Pinevue Dr
Monroeville, PA 15146
Debtor

/s/ Harry B. Reese, Esquire
POWERS KIRN, LLC
Jill Manuel-Coughlin, Esquire; Atty ID # 63252
Harry B. Reese, Esquire; Atty ID #310501
Sarah K. McCaffery, Esquire; Atty ID #311728
8 Neshaminy Interplex, Suite 215
Trevose, PA 19053
215-942-2090 phone; 215-942-8661 fax
bankruptcy@powerskirk.com
Attorney for Movant

REDACTED

P.O. Box 514387
Los Angeles, CA 90051 4387

Escrow Account Disclosure Statement**Statement Date:** April 7, 2020

Property Address:
307 PINEVUE DR
MONROEVILLE PA 15146

TEDI PEREZ
307 PINEVUE DR
MONROEVILLE, PA 15146-1309

 **Questions?** Visit our website @ www.PennyMacUSA.com
(800) 777 - 4001 (Se Habla Español)
M - F: 6:00 AM - 6:00 PM PT
Sat: 7:00 AM - 11:00 AM PT

Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a surplus (meaning more funds than necessary to pay your taxes and/or insurance as they come due). See Your Escrow Surplus on page 2 for more details.

Description	Current Monthly Payment Amount	New Monthly Payment Amount
Principal and Interest	\$572.58	\$572.58
Escrow Payment	\$337.31	\$335.37
Overage Credit	(\$1.29)	(\$2.85)
Total Payment Amount	\$908.60	\$905.10

Please start making the 'New Monthly Payment Amount' on June 01, 2020. Payments due prior to this date should be made at the 'Current Monthly Payment Amount' shown.

Projected Escrow Account Activity

Over the next year, PennyMac expects to pay \$4,024.55 from your escrow account. Your new monthly escrow payment is \$335.37.

Escrow Item Description	Annual Amount	Monthly Amount
County Tax:	\$411.16	
City Tax:	\$418.26	
Hazard Ins:	\$856.00	
Mortgage Insurance:	\$439.08	
School Tax:	\$1,900.05	
Total Payments from Escrow:	\$4,024.55	÷ 12 = \$335.37



Projected Escrow Account Activity (Continued)

Below is a projection of escrow account activity from June 01, 2020 through May 31, 2021. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					\$2,491.53
Jun 2020	\$335.37	\$0.00	\$0.00	\$36.59	\$2,790.31
Jul 2020	\$335.37	\$0.00	\$0.00	\$36.59	\$3,089.09
Aug 2020	\$335.37	\$1,900.05	\$856.00	\$36.59	\$631.82 ¹
Sep 2020	\$335.37	\$0.00	\$0.00	\$36.59	\$930.60
Oct 2020	\$335.37	\$0.00	\$0.00	\$36.59	\$1,229.38
Nov 2020	\$335.37	\$0.00	\$0.00	\$36.59	\$1,528.16
Dec 2020	\$335.37	\$0.00	\$0.00	\$36.59	\$1,826.94
Jan 2021	\$335.37	\$0.00	\$0.00	\$36.59	\$2,125.72
Feb 2021	\$335.37	\$0.00	\$0.00	\$36.59	\$2,424.50
Mar 2021	\$335.37	\$411.16	\$0.00	\$36.59	\$2,312.12
Apr 2021	\$335.37	\$418.26	\$0.00	\$36.59	\$2,192.64
May 2021	\$335.37	\$0.00	\$0.00	\$36.59	\$2,491.42
Ending Escrow Balance					\$2,491.42
Totals	\$4,024.44	\$2,729.47	\$856.00	\$439.08	

¹ Lowest projected balance.

Your Escrow Surplus

Based on the projected activity above, our review shows that you will have a surplus of \$34.25. This amount will remain in your escrow account and your monthly payment will be reduced by (\$2.85) over the next 12 months. See Your New Mortgage Payment on page 1 for more details.

Lowest Projected Balance	\$631.82
Minimum Required Balance	\$597.57
Escrow Surplus	\$34.25

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increase in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

Escrow Account History

The following is the statement of activity in your escrow account from June 01, 2019 through May 31, 2020.

Last year, we anticipated that payments from your account would be made during this period equaling \$4,047.78. Your lowest monthly balance should not have exceeded \$599.68, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

Your actual lowest monthly balance was greater than \$599.68. The items with an asterisk on the table below may explain this.

The table below shows the Projected and Actual account history for the previous escrow account period.

Month	Payments		Disbursements			Escrow Balance		
	Projected	Actual	Projected	Description	Actual	Description	Projected	Actual
Beginning Escrow Balance								\$2,484.46 \$472.36
Jun 2019	\$337.31	\$1,006.06 *	\$37.47	MIP/PMI	\$36.59 *	MIP/PMI	\$2,784.30	\$1,441.83
Jul 2019	\$337.31	\$336.02 *	\$37.47	MIP/PMI	\$892.59 *	Hazard Ins, MIP/PMI	\$3,084.14	\$885.26
Aug 2019	\$337.31	\$671.38 *	\$2,806.19	Hazard Ins, MIP/PMI, School Tax	\$1,936.64 *	MIP/PMI, School Tax	\$615.26	(\$380.00)
Sep 2019	\$337.31	\$0.00 *	\$37.47	MIP/PMI	\$36.59 *	MIP/PMI	\$915.10	(\$416.59) ²
Oct 2019	\$337.31	\$1,342.76 *	\$37.47	MIP/PMI	\$73.18 *	MIP/PMI	\$1,214.94	\$852.99
Nov 2019	\$337.31	\$0.00 *	\$37.47	MIP/PMI	\$36.59 *	MIP/PMI	\$1,514.78	\$816.40
Dec 2019	\$337.31	\$0.00 *	\$37.47	MIP/PMI	\$36.59 *	MIP/PMI	\$1,814.62	\$779.81
Jan 2020	\$337.31	\$0.00 *	\$37.47	MIP/PMI	\$36.59 *	MIP/PMI	\$2,114.46	\$743.22
Feb 2020	\$337.31	\$0.00 *	\$37.47	MIP/PMI	\$447.75 *	County Tax, MIP/PMI	\$2,414.30	\$295.47
Mar 2020	\$337.31	\$1,680.10 *	\$448.63	County Tax, MIP/PMI	\$36.59 *	MIP/PMI	\$2,302.98	\$1,938.98
Apr 2020	\$337.31	\$671.38 *	\$455.73	City Tax, MIP/PMI	\$0.00 *		\$2,184.56	\$2,610.36
May 2020	\$337.31	\$336.02 *E	\$37.47	MIP/PMI	\$454.85 *E	City Tax, MIP/PMI	\$2,484.40	\$2,491.53
Ending Escrow Balance								\$2,484.40 \$2,491.53
Totals	\$4,047.72	\$6,043.72	\$4,047.78		\$4,024.55			

² Lowest actual balance.

An asterisk '*' beside an amount indicates a difference from projected activity, either in the amount or the date.

The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.

At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

Other Important Information

How to Contact Us

 www.PennyMacUSA.com
Available 24/7 on all your devices:
PC, Tablet, and Mobile.
El sitio web y las declaraciones están disponibles en español.
Go Paperless today!

How to Make a Payment

Auto-Pay *: Enroll in Auto Pay, on our website, to set up recurring payments from the bank account of your choice.
Pay Online: Make a one time payment on our website.

 **PennyMac Customer Service:**
(800) 777 4001
M F: 6:00 AM 6:00 PM PT
Sat: 7:00 AM 11:00 AM PT
Fax: (866) 577 7205

 **PennyMac Loan Services, LLC**
Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051 4387
Notices of error or information requests **must** be mailed to this address.

Tax and Insurance Information

Property Tax Bills:

If you receive a tax bill, you do not need to take any action. (Please note: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)

General Insurance Questions:

Insurance Information: Any time there is a change to your insurance policy please provide your insurance carrier the following information:

Mortgagee Clause:
PennyMac Loan Services, LLC
Its Successors and/or Assigns
P.O. Box 6618
Springfield, OH 45501 6618

Credit Reporting Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Important Consumer Information

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions.

* If you are enrolled in a PennyMac Auto Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1 800 342 3736 or by visiting www.dfs.ny.gov.

NORTH CAROLINA Licensed by the North Carolina Department of Insurance. Permit No. 104753 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 112228 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 112874 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 112877 2201 West Pano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 113746 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

OREGON Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877 4894 or visit <http://odfr.oregon.gov>.



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